

**Information to identify the case:**

Debtor 1	<b>Matthew J Zavattaro</b>	Social Security number or ITIN	xxx-xx-1358
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	<b>18-12005-JKS</b>		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Matthew J Zavattaro

2/23/23

**By the court:** John K. Sherwood  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Matthew J Zavattaro  
Debtor

Case No. 18-12005-JKS  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Feb 23, 2023

User: admin  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 40

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 25, 2023:

Recip ID	Recipient Name and Address
db	#+ Matthew J Zavattaro, 25 Westgate Drive, Sparta, NJ 07871-1340
aty	+ BARBARA L BB&T Commercial Equipment Finance Capita, 13 Wilkins Avenue, Haddonfield, NJ 08033-2451
517310327	+ Advanced Recovery Systems, 901 East 8th Ave., Ste. 206, King of Prussia, PA 19406-1354
517310331	+ BB&T Commercial Equipment Capital Corp., f/k/a Susquehanna Commercial Finance, LL, 26 North Cedar Street, Lititz, PA 17543-1514
517310330	+ Barbara Lanza Farley, Esq., 13 Wilkins Ave., Haddonfield, NJ 08033-2451
517310338	+ MJZ Landscaping, LLC, 25 Westgate Drive, Sparta, NJ 07871-1340
517310343	+ The Corporate Trust Co., 820 Bear Tavern Road, Trenton, NJ 08628-1021
517392602	+ U.S. Bank, N.A. d/b/a U.S. Bank Equipment Finance, 1310 Madrid Street, Marshall, MN 56258-4099
517310347	US Bank, PO Box 490408, Saint Louis, MO 63179-0408
517310345	+ Univeristy Spine Center, 504 Valley Road, Ste. 203, Wayne, NJ 07470-3534

TOTAL: 10

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Feb 23 2023 20:53:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Feb 23 2023 20:53:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: RMSC.COM	Feb 24 2023 01:44:00	Synchrony Bank, c/o PRA Recievables Management, LL, POB 41021, Norfolk, VA 23541-1021
517346777	EDI: GMACFS.COM	Feb 24 2023 01:44:00	Ally Capital, PO Box 130424, Roseville, MN 55113-0004
517310328	+ EDI: GMACFS.COM	Feb 24 2023 01:44:00	Ally Financial, 200 Renaissance Ctr, Detroit, MI 48243-1300
517394850	Email/PDF: bncnotices@becket-lee.com	Feb 23 2023 21:08:05	American Express Bank, FSB, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517310329	+ Email/PDF: bncnotices@becket-lee.com	Feb 23 2023 21:07:51	Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871
517310332	EDI: CAPITALONE.COM	Feb 24 2023 01:44:00	Capital One, 15000 Capital One Dr, Richmond, VA 23238
517320749	EDI: DISCOVER.COM	Feb 24 2023 01:44:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
517310334	+ EDI: DISCOVER.COM	Feb 24 2023 01:44:00	Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316
517310335	^ MEBN	Feb 23 2023 20:50:34	Eastern Account System, 75 Glen Rd Ste 310,

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			Sandy Hook, CT 06482-1175
517310336	^ MEBN	Feb 23 2023 20:49:02	Eastern Account System of Connecticut, PO Box 837, Newtown, CT 06470-0837
517310333	EDI: JPMORGANCHASE	Feb 24 2023 01:44:00	Chase Card, Po Box 15298, Wilmington, DE 19850
517386742	+ Email/Text: bankruptcydpt@mcmcg.com	Feb 23 2023 20:53:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
517310339	+ EDI: NFCU.COM	Feb 24 2023 01:49:00	Navy Federal Cr Union, 820 Follin Lane, Vienna, VA 22180-4907
517343830	+ EDI: NFCU.COM	Feb 24 2023 01:49:00	Navy Federal Credit Union, P.O. Box 3000, Merrifield, VA 22119-3000
517426450	EDI: Q3G.COM	Feb 24 2023 01:49:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
517310341	+ Email/Text: bankruptcyteam@quickenloans.com	Feb 23 2023 20:53:00	Quicken Loans, 1050 Woodward Ave, Detroit, MI 48226-3573
517353672	+ Email/Text: bankruptcyteam@quickenloans.com	Feb 23 2023 20:53:00	Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408
517310340	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Feb 23 2023 20:52:00	New Jersey Division of Taxation, Compliance & Enforcement - Bankruptcy, 50 Barrack St., 9th Fl., PO Box 245, Trenton, NJ 08695
517310342	+ EDI: RMSC.COM	Feb 24 2023 01:44:00	Synco/lowes, Po Box 965005, Orlando, FL 32896-5005
517313853	+ EDI: RMSC.COM	Feb 24 2023 01:44:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517310344	Email/Text: bankruptcydepartment@unifyfcu.com	Feb 23 2023 20:52:00	Unify Financial Credit Union, PO Box 10018, Manhattan Beach, CA 90267
517310337	EDI: USBANKARS.COM	Feb 24 2023 01:49:00	Elan Financial Service, Po Box 108, Saint Louis, MO 63166
517390713	EDI: USBANKARS.COM	Feb 24 2023 01:49:00	USB Leasing LT, c/o U.S. Bank National Association, Bankruptcy Department, PO Box 5229, Cincinnati, Ohio 45201-5229
517310346	+ EDI: USBANKARS.COM	Feb 24 2023 01:49:00	Us Bank, Po Box 130, Hillsboro, OH 45133-0130
517310348	+ EDI: WFFC2	Feb 24 2023 01:44:00	Wells Fargo, Po Box 14517, Des Moines, IA 50306-3517
517310349	+ EDI: WFFC2	Feb 24 2023 01:44:00	Wells Fargo Bank, N.A., 420 Montgomery Street, Attn: Bankruptcy Dept., San Francisco, CA 94104-1298
517403864	EDI: WFFC2	Feb 24 2023 01:44:00	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
517310350	+ Email/Text: bkfilings@zwickerpc.com	Feb 23 2023 20:53:00	Zwicker & Associates, 1105 Laurel Oak Road, Ste. 136, Voorhees, NJ 08043-4312

TOTAL: 30

**BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

District/off: 0312-2

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## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 25, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 23, 2023 at the address(es) listed below:

Name	Email Address
Barbara Lanza Farley	on behalf of Attorney BARBARA L BB&T Commercial Equipment Finance Capital Corp blfpclaw@gmail.com
Carlos D Martinez	on behalf of Debtor Matthew J Zavattaro cmartinez@scura.com ecfbkfilings@scuramealey.com;dsteven@scura.com;jromero@scura.com;rshah@scura.com;vmajano@scura.com;sduarte@scura.com;bramirez@scura.com;spereyra@scura.com;14817@notices.nextchapterbk.com
David L. Stevens	on behalf of Debtor Matthew J Zavattaro dstevens@scura.com ecfbkfilings@scuramealey.com;pevangelista@scura.com;amurphy@scura.com;vmajano@scura.com;rshah@scura.com;jromero@scura.com;sduarte@scura.com;spereyra@scura.com;14518@notices.nextchapterbk.com
Denise E. Carlon	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor QUICKEN LOANS INC. dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Marie-Ann Greenberg	on behalf of Trustee Marie-Ann Greenberg magecf@magtrustee.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8